

**RUSSELL LOW, ESQ. RLL-4745**

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13

**Hector D. Bernal** : CASE NO. 17-19967

Debtor : Hearing Date: 03/14/2019 at 10:00  
A.M.

: The Honorable John K. Sherwood

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**ATTORNEY'S RESPONSE TO CREDITOR'S MOTION FOR RELIEF**

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I, Russell L. Low, being of full age, hereby certify the following:

We are filing this opposition on behalf of the debtor because we have been unable to file a timely opposition signed by the debtor. We are asking for the opportunity to get in touch with the Debtor to resolve this matter.

Date: March 07, 2019

/s/ Russell L. Low, Esq.

**RUSSELL L. LOW, ESQ.**